

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re Michael A Gamble  
Debtor

Case No. 10-33609  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WELLS FARGO BANK N.A.

Court claim no. (if known): 19

Last four digits of any number you  
use to identify the debtor's account: 4418

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2013

Uniform Claim Identifier: \_\_\_\_\_

New total payment:

Principal, Interest, and escrow, if any

\$1,137.46

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 2.875%

New interest rate: 2.875%

Current principal and interest payment: \$1,137.46

New principal and interest payment: \$1,137.46

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor.      ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Jason Winters

Date 02/21/2013

Print: Jason Winters

Title VP of Loan Documentation

Company Wells Fargo Home Mortgage

Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.co

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

Chapter 13 No. 10-33609

Judge: Judge Daniel S. Opperman.Flint

In re:

Michael A Gamble

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on February 21, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Michael A Gamble  
8359 Gale Rd  
Goodrich, MI 48438

Debtor's Attorney: Adam M. Roose  
Klimmek & Roose PLC  
29829 Greenfield Rd., Suite 102  
Southfield, MI 48076

Trustee: Carl Bekofske  
400 N. Saginaw Street  
Suite 331  
Flint, MI 48502

/s/ Bill Taylor

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Authorized Agent



NMC-PG01/01-AR601-C708  
January 18, 2013

Michael A Gamble  
8359 Gale Rd  
Goodrich MI 48438

Notice of Intent to Change the Interest  
Rate on Adjustable Rate Mortgage

Loan Number: XXXXXXXXXX-708

|  | Current                                    | New           |
|--|--|---------------|
| Interest Rate:   | 2.87500%                                   | 2.87500%      |
| Index Rate:  | 0.12000%                                   | 0.14000%      |
| Interest Rate Effective Date:  |  | 03-01-13      |
| Payment Effective Change Date:   |  | 04-01-13      |
| Number of Months to Next Adjustment:   |  | 12 months     |
| Remaining Loan Term:   |  | 252 months    |
| Current Principal and Interest Payment   | \$ 1,137.46                                |               |
| New Principal & Interest Payment:  | \$   | 1,137.46      |
| Total Payment Amount (including escrow items if applicable):   | \$   | 1,137.46 *    |
| If you have an escrow account, please refer to the billing statement for the escrow portion of your payment. |  |               |
| Projected Unpaid Principal Balance:  | \$   | 214,997.33 ** |
| Index Source:  | 1 YEAR US TREASURY SECURITY WEEKLY AVERAGE |               |
| Published Date:  | 01-14-13                                   |               |
| Margin:  | 2.75000%                                   |               |

\* Could be subject to further change from an escrow analysis.

\*\* The projected unpaid principal balance assumes payments due prior to the change date are received on or prior to the due date.

The new Interest Rate is the sum of the New Index plus Margin stated above. This total may be different due to rounding and limitations (caps and floors) as specified in your Note. If your loan is going through the first interest rate adjustment, the interest rate you have been paying was the initial interest rate and not based on the movement of the index named above.

Your new payment will be reflected on your billing statement issued for

the Payment Effective Change Date given above. If you are an Automatic Mortgage Payment customer, the new payment will be deducted from your account in the month the change becomes effective.

If you have questions, please call one of our servicing representatives at (866) 234-8271, Monday through Friday, 6 AM to 10 PM; or Saturday, 8 AM to 2 PM; Central Time.

**\*\*EOL\*\***